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PTO/SB/05 (4/98)
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UTILITY PATENT APPLICATION TRANSMITTAL <small>(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))</small>	Attorney Docket No.	362-002
	First Inventor or Application Identifier	Eddie Gindi
	Title	Partitioned Credit System
	Express Mail Label No.	EK715733341US

APPLICATION ELEMENTS	ADDRESS TO:	
See MPEP chapter 600 concerning utility patent application contents.	Assistant Commissioner for Patents Box Patent Application Washington, DC 20231	
1. <input type="checkbox"/> * Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing)	5. <input type="checkbox"/> Microfiche Computer Program (Appendix)	
2. <input checked="" type="checkbox"/> Specification [Total Pages 17] (preferred arrangement set forth below) - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure	6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies	
3. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets 0]	ACCOMPANYING APPLICATION PARTS 7. <input type="checkbox"/> Assignment Papers (cover sheet & document(s)) 8. <input type="checkbox"/> 37 C.F.R. § 3.73(b) Statement of Power of Attorney (when there is an assignee) 9. <input type="checkbox"/> English Translation Document (if applicable) 10. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations 11. <input type="checkbox"/> Preliminary Amendment 12. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized) 13. <input checked="" type="checkbox"/> * Small Entity Statement(s) filed in prior application, (PTO/SB/09-12) Status still proper and desired 14. <input type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed) 15. <input type="checkbox"/> Other:	
4. Oath or Declaration [Total Pages 2] a. <input checked="" type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 C.F.R. § 1.63(d)) (for continuation/divisional with Box 16 completed) i. <input type="checkbox"/> <u>DELETION OF INVENTOR(S)</u> Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).		
* NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: ☒ Application of: Eddie Gindi
☐ Patent of:



☐ Serial No.: TBA
☐ Patent No.:

Group Art Unit:

☒ Filed: August 2, 2000
☐ Issued:

Examiner: TBA

For: PARTITIONED CREDIT SYSTEM

Attorney Docket No.: 362-002

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
[37 CFR 1.9(f) and 1.27(b)] - Independent Inventor

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled PARTITIONED CREDIT SYSTEM described in

- ☒ the specification filed herewith
☐ application serial no. filed
☐ patent no. issued

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☒ no such person, concern, or organization
☐ persons, concerns or organizations listed below*

*NOTE: Separate verified statements are required from each named person, concern, or organization having rights to the invention averring to their status as small entities.
(37 CFR 1.27)

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I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.28 (b)]

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PARTITIONED CREDIT SYSTEM

FIELD OF THE INVENTION

5 The present invention relates generally to a credit protection system. More particularly, it relates to a credit protection system whereby the total available credit for a user is divided into discrete subsets which may be attributed to different purposes such as internet purchases, business transactions, emergency spending, etc.

10 The discrete subsets may alternatively be allocated to individual purchases rather than purchase categories. This embodiment is viewed as being particularly advantageous for purchases made by telephone or via the Internet. It is well-established that many people hesitate to make such purchases because they are reluctant to provide credit card information in an unsecured environment like the Internet.

15 The present invention eliminates the perceived drawbacks associated with such transactions by allowing the user to establish a sub-account for a particular purchase or other type of transaction. For example, a user wishing to make a purchase over the Internet could set up a sub-account limited to the actual cost of said purchase. Since this purchase would exhaust

the credit available in the sub-account, the user has no need to fear unauthorized access to the sub-account number. Such a credit allocation system could greatly expand the public's use of and comfort with telephone and Internet purchases.

5 Alternatively, the sub-account could be limited to a particular vendor. For example, a child could be given a card authorized only for the college book store. In another embodiment, the present system could be utilized as a convenient alternative to traveler's checks or wiring funds. A sub-account with a pre-set
10 dollar amount could accomplish the same goals in a simpler manner. Again, in these embodiments the possibility of credit card fraud is virtually eliminated.

BACKGROUND OF THE INVENTION

The present invention relates to the field of credit card systems and, in particular, discloses a credit security system whereby the total available credit attributed a card and its user is divided into smaller sums, each of which may be used only for specific purposes and to which the user may assign specific sub-
20 account balances for Internet and telephone transactions.

Credit cards have been popular for many years. Users most commonly are issued a card embossed with a numerical identification as well as a magnetic strip, which they present to

A credit verification system is disclosed in U.S. Pat. No. 3,624,626. The system employs a remotely located computer and a local microprocessor communicating via telephone lines in order to retrieve information regarding validity of the credit card.

5 The use of credit in worldwide commerce has grown steadily over the past 30 years. Invigorating that growth has been the development and expansion of the Internet and the associated explosion of online commerce. Online wholesalers and resellers produce sales catalogs and interactive shopping tools for use by those with access to the World Wide Web. Potential purchasers may be connected to these sellers of goods and services through advertisements which may list a web address, or through a hyperlink, typically found while "surfing" the web, that directs the appropriate web browser directly to the seller's site. Alternatively, buyers who are actively searching for a seller may employ one of the many Internet searching tools (Yahoo!, Excite, Webcrawler, etc.), which list web sites based on how nearly they match search terms provided by the user.

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20 U.S. Pat. No. 5,727,163 discloses a method for communicating credit card data on a non-secure network. This method requires the customer who is placing an order to provide only a subset of the credit card account number to which the order is to be charged. The order is transmitted over the Internet to the

purchaser's location. During a subsequent telephone call to the merchant, the customer enters the complete credit card account number, preferably on a touch tone key pad.

Another credit system developed specifically to facilitate online commerce is disclosed in U.S. Pat. No. 5,883,810. This system relies on a "card" which is issued electronically to a customer by the issuing institution. When a customer desires to make an online transaction, the customer requests a transaction number from the issuing institution for that single transaction. The transaction number is then submitted to the online seller as if it were a credit card number. When the merchant submits the transaction number for authorization, the issuing institution recognizes the number as a transaction number for an online commerce card.

While all of the patents described above provide useful methods for facilitating credit card use, the present invention provides both a unique and superior method of credit card security which will find broad application in online commerce. Credit cards provide convenient purchasing power to millions of people throughout the world; however, the method through which credit cards are used (transmission and verification of credit card numbers) makes the misuse and transaction of wrongful purchases common. If a card is lost or stolen, a person who is

not authorized to use that card is able to conduct transactions until either the credit limit of the card holder is reached (which is most commonly in the thousands of dollars) or the card holder has contacted the credit providing institution and the card has been canceled.

When credit card accounts are employed in online commerce, the exposure to false transactions may be even greater. Credit card account numbers may be misappropriated during their transmission to and from the merchant. In this case, the card holder will have no knowledge that the card number has been taken or that any fraudulent purchases were made for until his or her statement is received or a subsequent purchase has been denied due to the credit limit being reached, because the entire balance of the card holder's credit limit may be applied toward any purchase.

Despite these drawbacks, credit cards are the preferred payment method for online commerce. Sellers of goods and services online may have purchasers input their personal and credit card information into an internet browser based "Form". When the form is completed, the buyer transmits the information to the seller. There is the potential, however, for credit card account numbers to be stolen during their transmission via the Internet or from their stored location within the seller's

records. This potential for the misappropriation of credit account numbers presents a significant risk of exposure to both credit card users as well as credit suppliers, who may bear the burden of false charges made with the stolen account numbers. A credit card system which provides an additional level of security to all credit card system users, and more specifically internet purchasers, is highly desirable.

The present invention decreases the exposure of credit institutions and credit card holders to unauthorized transactions. The total available credit line available for transactions is parsed into discrete units for specific types of transactions. For example, 10% of the total available credit might be designated for emergency use, while 20% might be available to online purchases, etc. Alternatively, the discrete units may be allocated to specific vendors, i.e., the local supermarket, gas station, Amazon.com, etc. Limiting the credit line and transactions in this way will hinder the illegal use of the credit account by unauthorized users. This method will facilitate the management of authorized credit card use, including use by children, and will promote responsible money management.

Alternatively, the card's discrete subsets may be allocated for particular purchases. The user will have the capability to

create sub-accounts with credit limits equal to the amount of an online transaction they wish to make. When the purchase is complete, the limit of the sub-account will be exhausted and the risk of exposure to unauthorized use of the sub-account is eliminated. This embodiment will be particularly advantageous for online and telephone commerce, arenas in which many consumers are wary of credit card fraud.

Sub-accounts may also be used as a convenient alternative to traveler's checks. A card with a desired amount of credit may be obtained prior to travelling. In another embodiment, a sub-account set up for a traveller is much easier than wiring money overseas. A simple phone call to convey the sub-account number to the traveller replaces trips to particular offices (e.g., Western Union) or banks at both ends of the transaction.

SUMMARY OF THE INVENTION

The present invention relates to an improved credit card system. More specifically, the invention provides a discretely apportioned available credit line which limits transactions that can be made for particular purposes in a manner custom fit to the card holder. In an alternative embodiment, the credit card holder may create sub-accounts for specific purchases, limiting the available credit to the value of an online or telephone

transaction.

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This may be accomplished by the credit providing institution assembling a list of categories and potential merchants, then dividing those merchants who subscribe to its credit service within those particular categories. When a transaction is made with the credit card, authorization will be made with respect to the particular category or merchant. The credit institution may also create discrete sub-accounts for particular purchases. This system will allow that in the event the credit limit has been reached in a particular category or sub-account, either through ordinary charging or through misappropriation, the card will remain effective for emergency charges (tow trucks, hospitals, etc.) or charges for essential items like food and prescription drugs.

The current systems provide methods to facilitate credit card verification systems and to use credit card systems in different formats. None of the prior art addresses a credit card solution which apportions credit availability to specific purposes and limits false charges in each discrete billing category, while simultaneously allowing card holders control over their own transactions and the transactions of other authorized card users.

In accordance with the present invention, the partitioned

credit card system combines the traditional advantages of credit cards with the advantages of a segregated credit line. For example, transactions authorized by the system for online commerce would be limited to a preset portion of the card user's total credit line. The card holder is given the freedom to shop using a credit system while knowing that the card will always be functional in an emergency or for essential purchases.

Another advantage of this partitioned credit card system is its limitation of unauthorized transactions in any particular category up to that category's limit. Those who steal card numbers either during online transmission or through theft of the card itself are limited in their attempt to defraud the cardholder by preset categories and credit limits. Each category limit will be much lower than the total credit card limit, thereby greatly reducing the exposure of card users and credit institutions to unauthorized purchases.

Even this limited exposure is eliminated for online and telephone commerce through the use of sub-accounts, which the user may establish for individual transactions. In this embodiment of the present invention, the user may create sub-accounts with credit limits equal in amount to the transaction amount. When the transaction is complete, the sub-account is empty so there can be no unauthorized purchases.

In light of the above, it is an object of the present invention to combine the benefits of a traditional credit card system with a partitioned credit line which may be grouped by category.

5 An additional object of this invention is to provide a credit card system whereby the user may create sub-accounts with specific credit limits for specific transactions or vendors.

10 Another object of this invention is to provide greater security for credit card systems by reducing the amount to which transactions in any specific category can be made and by producing an improved online commerce system.

15 A further object of this invention is to provide a means by which customers may set limits on their own spending in particular categories of merchants.

20 Yet another object of this invention is to provide a means whereby credit card holders will have a guaranteed credit line in the event of emergencies.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

20 As discussed above, the present invention relates generally to a credit protection system. More particularly, it relates to a credit protection system whereby the total available credit for a user is divided into discrete subsets which are attributed to

different purposes or vendors, such as Internet purchases,
business transactions, emergency spending, specific transactions
etc. Preferably, this is accomplished by the designation of
merchants, who are serviced by the system, to a particular
category. Each category is then allotted a particular pro rata
share or dollar amount of the card holder's total available
credit. The card holder or any other authorized or unauthorized
user will not have transactions authorized in excess of the
category limit, thereby limiting the potential for false
transactions which can be made with the card while also providing
a self management tool for card holders and those whom they
authorize to use the card.

In addition, it relates to a credit card system where the
user may create sub-accounts for specific purchases. Preferably,
this would be accomplished by the user contacting the credit card
company (either by telephone or online) and requesting that a
sub-account be created. The user would request that the sub-
account have a total available credit equivalent to a particular
transaction which he or she wishes to make. The credit
institution would then issue the user a transaction number which
would have the same form as a credit card number. The user would
submit the transaction number to a merchant, and when the
transaction is completed, the sub-account will be depleted.

Since each transaction number will only be used for a single transaction, there will be no risk of fraud in the event that the transaction number is stolen.

In a typical application, the total available credit ("TAC") 1 to a card holder under the disclosed credit system is partitioned into any number of sub-categories. The percentage of the total available credit to each category may be custom tailored the specific needs of the card holder. For example, the available credit for emergencies would likely be a relatively small percentage of the total available credit.

It is envisioned that merchants could also be divided and sub-divided into categories. For example, emergency situations could be further partitioned into hospitals, auto repair and salvage companies. Similarly, a travel category may be further defined in sub-divisions representing air travel, hotels and car rentals. Online communication could incorporate ISPs, merchants and service providers. Clothing might include department stores, mail order catalogs and specialty clothing. A generic food category could include restaurants, supermarkets and convenience stores. A miscellaneous category is likewise suggested, accounting for all non-specific transactions.

In one embodiment, a Credit Account Provider furnishes an Electronic Exchange Station, which is contacted by the Credit

Account User. The Electronic Exchange Station recognizes the Credit Account User, who, in turn, keys-in instructions to the Electronic Exchange Station. The Electronic Exchange Station accepts the Credit Account User's instructions and confirms a newly created-defined sub-credit-card number. The Credit Account User receives confirmation of the newly created-defined sub-credit-card number, and presents it to the Vendor for purchase. The Vendor accepts the number tendered by the Credit Account User and contacts the Credit Account Provider via the Electronic Exchange Station for rejection or approval of the transaction. The Electronic Exchange Station subsequently compares the number offered by the Vendor to the previously created-defined sub-credit card number. The Electronic Exchange Station will then approve the Vendor's credit-transaction approval request, or it will reject any sub-credit-card numbers that expired after one-time use, expired after a pre-instructed programmed date, expired after a pre-determined number of uses, expired after exhaustion of the pre-set credit limit, or that failed for other programmed pre-determined limitations, etc.

The foregoing techniques, systems and operating structures in accordance with the present invention may be embodied in a wide variety of forms and modes, some of which may be quite different from those in the disclosed embodiment. Consequently,

the specific structural and functional details disclosed herein are merely representative. Other embodiments will be immediately apparent to those of skill in the art.

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What is claimed is:

1. An improved credit card system comprising an
5 apportioned credit line, said credit line being apportionable to
specific credit transactions.

2. A credit card system according to claim 1, wherein said
transactions are telephone transactions.

3. A credit card system according to claim 1, wherein said
10 transactions are internet transactions.

4. An improved credit card system comprising an
apportioned credit line, said credit line being apportionable to
specific vendors.

5. A credit card system according to claim 4, wherein said
15 vendor sells via telephone.

6. A credit card system according to claim 4, wherein said
vendor sells via the Internet.

7. An improved credit card system comprising an
apportioned credit line, said credit line being apportionable to
20 specific credit amounts.

8. A credit card system according to claim 7, wherein said
credit amount represents a sub-account provided to a child.

9. A credit card system according to claim 4, wherein said
credit amount represents a sub-account provided to a traveler.

ABSTRACT

The present invention discloses a wherein the total available credit for a user is divided into discrete subsets which may be attributed to different purposes such as internet purchases, business transactions, emergency spending, etc., or to different users such as children, travelers, etc.

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below at 201 et seq. underneath my name.

I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names are listed at 201 et seq. below, of the subject matter which is claimed and for which a patent is sought on the invention entitled **PARTITIONED CREDIT SYSTEM**, the specification of which:

☒ is attached hereto ☐ was filed on _____, as Application Serial No.

with amendment(s) filed $\phi\phi$ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119/§172 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION			
APPLICATION NUMBER	COUNTRY	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119/172
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NO.	FILING DATE	STATUS		
		PATENTED	PENDING	ABANDONED

POWER OF ATTORNEY: As a named inventor, I hereby appoint John F. Ward (Reg. No. 33,811), John W. Olivo, Jr. (Reg. No. 35,634), and David M. Hill (Reg. No. 46,170), whose address is Ward & Olivo, 708 Third Avenue, New York, New York 10017, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

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2 0 4	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME	
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2 0 5	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME	
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2 0 6	FULL NAME OF INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME	
	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP	
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201	SIGNATURE OF INVENTOR 202	SIGNATURE OF INVENTOR 203
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